

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Richmond Division

In Re: Latanya Dickerson-Tedder  
Debtor

Case No. 10-30607-KRH  
Chapter 13

ORDER TO INCUR DEBT

This matter came to be heard upon the Motion of the Debtor for the authority to purchase a vehicle, and it appearing to the Court that the debtor has the opportunity to purchase a used car financed by Call Federal Credit Union in the amount of \$15,000.00 with a rate of 15.75% and monthly payments of \$345.00 for 66 months.

The Court further determining that it would be in the best interest of the debtor and parties in interest in this case to allow this purchase to take place so that the debtor can maintain her current employment and continue to pay her Chapter 13 Plan payments and because she intends to surrender her current vehicle to her creditor because she cannot afford the payments but can afford the current payment with Call Federal Credit Union, and for these reasons and other good cause shown, it is hereby

ORDERED that the debtor is authorized to purchase the vehicle described as:

A used vehicle or a like vehicle with similar financing terms not to exceed an interest rate of 15.75% or a monthly payment of \$345.00 financed by Call Federal Credit Union from a competent dealer.

I ask for this:

/s/ Richard J Oulton  
Richard James Oulton  
Counsel for Debtor

Seen and approved:

/s/ Carl M. Bates  
Carl M. Bates

Richard J. Oulton, Esq.  
The Debt Law Group, P.L.L.C.  
2800 N. Parham Rd., Ste. 100  
Richmond, VA 23294  
(804) 332-8529  
VSB No. 29640

Chapter 13 Trustee

Entered on Docket \_\_\_\_\_

Dated:

\_\_\_\_\_  
U.S. Bankruptcy Judge

CERTIFICATE OF SERVICE

I hereby certify that I caused to be served by electronic means or by mail first class a true and accurate copy of the Order to Incur Debt to Chapter 13 Trustee and all creditors and to all necessary parties on 10/24/2011.

/s/ Richard J. Oulton  
Richard J. Oulton  
VSB #29640

PARTIES TO RECEIVE COPIES:

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Call Federal Credit Union  
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